

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:	:	Case No.:	24-10166-JCM
	:		
Randy Jay Spencer	:	Chapter:	13
	:		
<i>Debtor(s).</i>	:	Date:	1/21/2025
	:	Time:	02:00

**PROCEEDING MEMO**

**MATTER**

#72 Contested Plan Hearing Re:Chapter 13 Plan Dated 8/16/2024  
 #86 Objection to Confirmation of Plan by Galaxy FCU  
 #87 Objection to Confirmation of Plan by PA Dept. of Revenue  
 #89 Objection to Confirmation of Plan by Township of Cranberry  
 #109 Objection To Confirmation Of Plan by Ronda J. Winnecour

**APPEARANCES:**

Debtor:	Brian C. Thompson
Trustee:	James Warmbrodt
Galaxy Federal Credit Union:	Mark Claypool
PA Dept. of Revenue:	Allison Carr
Township of Cranberry:	Maribeth Thomas

**NOTES:**

Warmbrodt:	We placed this on the contested list at the request of the three objecting creditors. From the Trustee's standpoint there were some matters we need responses to. We need appraisals of real estate, monthly operating reports, and the plan provides for payment of secured construction equipment, and despite the fact that the schedules do not indicate they generate revenue. We believe the Debtor is benefiting from the automatic stay without complying with his chapter 13 responsibilities.
Claypool:	We have not received payments, and our claim is not provided for in the Plan:
Carr:	The secured claims of the Department of Revenue are not included in the Plan. There may also be outstanding personal income tax returns as well.
Thomas:	None of our secured claims were provided at all. Our judgments have been fully litigated and appealed and no objection was filed by the deadline.
Thompson:	The Debtor was making payments and is close to being current on the proposed payment. We just filed the amended plan today which surrenders those equipment items which frees up money to other secured creditors. The Debtor is attempting to obtain a lower cost market analysis of the properties. He provided me a spreadsheet of assessed values. He has provided me with an annual operating

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report. I have reviewed the Galaxy offer with my client and I am waiting to hear from the court. The amended plan does contain a payment to Galaxy which could be an adequate protection payment until we resolve the claim. The PA Dept. of Revenue claim is addressed in the amended Plan, and he believes he is current on the tax returns.

**OUTCOME:** Chambers to issue order dismissing case.

SIGNED  
1/21/25 4:27 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA